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EXAMINER
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ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 02/24/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

		Application No.	**Applicant(s)**
V	**Office Action Summary**	09/098,481	MIK ET AL.
		Examiner	**Art Unit**
		Steven R. Wasylchak	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>04 October 2004</u>.

2a)☐ This action is **FINAL.**   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>3,6-9,12-25,34,38,39,42-45,50,51,55 and 57-61</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>3,6-9,12-25,34,38,39,42-45,50,51,55 and 57-61</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: _____.

DETAILED ACTION

1. Claims 3, 6-9, 12-25, 34, 38,39, 42-45, 50, 51,55 and 57-61 are

pending.

2. This action is in response to the amendment received Oct. 9, 2004.

3. Examiner is in general not persuaded by Applicant's argument by the

102 reference repeated below and has added new art, Pickering (US

5,684,965).

Claim Rejections - 35 USC § 102

4.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5.   Claims 3,6-9,12-25, 34, 38, 39, 42-45,50,51,55 rejected under 35

U.S.C. 103(a) as being unpatentable over Boyer et al. (US 6,208,973).

As per claim 3,

  A method for processing a charge applied to a financial account, the method

comprising:

-receiving charge data that indicates a transaction amount and a first financial

account;/abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

As per claim 6,

The method of claim 3, in which the charge data indicates a transaction date; and

further comprising:

-applying to the first financial account the second charge amount after a

predetermined time after the transaction date./ col 1, L 16-41

As per claim 7,

The method of claim 6, in which the step of applying to the first financial account the

second charge amount is performed if the second charge amount has not been paid

before a predetermined time. / col 1, L 41-66

As per claim 8,

The method of claim 3, in which the charge data further includes a signal that

indicates approval to charge at least a portion of the transaction amount to the

second financial account./ col 1, L 41-66

As per claim 9,

A method for processing a charge applied to a financial account, the method comprising:

-receiving charge data that indicates a first financial account;/ abstract; fig

7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-determining a second financial account that corresponds to the first financial

account; and/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-applying to the second financial account an amount based on the charge data./ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

As per claim 12,

The method of claim 9, in which the charge data further includes a signal that indicates approval to charge the second financial account./ col 1, L 41-66

As per claim 13,

The method of claim 9, which the charge data indicates a transaction date; and further comprising:

-applying to the first financial account the amount based on the charge data after a predetermined time./ col 1, L 41-66

As per claim 14,

The method of claim 13, in which the step of applying to the first financial account the amount based on the charge data is performed if the second charge amount has not been paid before a predetermined time./ col 1, L 41-66

As per claim 15,

A method for processing a charge applied to a financial account, the method comprising:

-receiving charge data that indicates a transaction amount;/ abstract; fig 7; col 3, L 9-38; col 4, L 9-13

-determining a reimbursement rule that corresponds to the charge data; and/ fig 2(30); col 3, L 39-56 (rule: parameters and conditions; inherency

in adjudication); col 4, L 37-48

-apportioning the transaction amount among a plurality of financial accounts in

accordance with the reimbursement rule. / fig 2(30); col 3, L 39-56 (rule:

parameters and conditions; inherency in adjudication); col 4, L 37-48

As per claim 16,

The method of claim 15, in which the step of apportioning is performed if the charge

data satisfies the reimbursement rule./ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col

4, L 24-48

As per claim 17,

The method of claim 16, in which the reimbursement rule specifies a first merchant

identifier, and in which the charge data specifies a second merchant identifier;/ col 3,

L 39-64; col 4, L 37-48

-and in which the step of determining if the charge data satisfies the reimbursement .

rule comprises:

 -determining whether the first merchant identifier corresponds to the second

merchant identifier./ col 3, L 39-64; col 4, L 37-48

As per claim 18,

The method of claim 15, further comprising:

-determining the plurality of financial accounts from the reimbursement rule./ abstract;

fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

As per claim 19,

The method of claim 15, in which the charge data further includes a signal that

indicates approval to apportion the transaction amount among the plurality of financial

accounts./ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

As per claim 20,

A method for processing a charge applied to a financial account, the

method comprising:

-receiving charge data;/ abstract; fig 7; col 3, L 9-38; col 4, L 9-13

-determining a reimbursement rule that corresponds to the charge data,

abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-determining if the charge data satisfies the reimbursement rule;/ fig 2(30);

col 3, L 39-56 (rule: parameters and conditions; inherency in adjudication);

col 4, L 37-48

-and charging at least one of a plurality of financial accounts in accordance with the

charge data if the charge data satisfies the reimbursement rule./ col 1, L 16-41; fig

2(30); col 3, L 39-56 (rule: parameters and conditions; inherency in adjudication); col

4, L 37-48

As per claim 21,

The method of claim 20, in which the reimbursement rule specifies a first merchant

identifier, and in which the charge data specifies a second merchant identifier; and in

which the step of determining if the charge data satisfies the reimbursement rule

comprises:

-determining whether the first merchant identifier corresponds to the second merchant

identifier./ col 1, L 16-41; fig 2(30); col 3, L 39-56 (rule: parameters and conditions;

inherency in adjudication); col 4, L 37-48

As per claim 22,

The method of claim 20, in which the charge data includes a signal

that indicates approval to charge the at least one of the plurality of financial accounts./ col 1, L

41-66

As per claim 23,

A method for processing a charge approved to a financial account, the method comprising:

-receiving charge data;/ abstract; fig 7; col 3, L 9-38; col 4, L 9-13

-determining a communication address that corresponds to the charge data;/ fig 7(top); col 1,

L 41-49(inherent address to send from and to in any communication system) -charging east

one of a plurality of financial accounts in accordance with the received response./ abstract; fig

7; col 3, L 9-38; col 4, L 9-13

As per claim 24,

The method of claim 23, in which the communication address is an electronic mail address/

col 1, L 41-49

As per claim 25,

The method of claim 23, in which the communication address is a telephone number./ col 1,

L 41-49

As per claim 34,

A method for processing a charge applied to a financial account, the method

comprising:

- processing a plurality of entries, each entry including charge data that indicates a transaction amount and a first financial account;/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-for each entry, determining if there is a second financial account that corresponds to the first financial account; and/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

if there is a second financial account for the entry

-determining a reimbursement amount that corresponds to the first financial account;/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-applying to the first financial account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount; and / abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-applying to the second financial account a second charge amount based on the reimbursement amount./ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

As per claim 35,

A method for processing a charge applied to/a financial account, the method

As per claim 38,

An apparatus for processing a charge applied to a financial account, comprising:

-a storage device; and/ fig 2B

-a·processor connected to the storage device,/ fig 1,2

-the storage device storing a program for controlling the processor; and/

the processor operative with the program to:

-receive charge data that indicates a transaction amount and a first financial account;/

abstract; fig 7

-determine a second financial account that corresponds to the first financial account;/ fig

7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

  -determine a reimbursement amount that corresponds to the first financial account;/ fig

  7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

  -apply to the first financial account a first charge amount that is based on a difference

  between the transaction amount and reimbursement amount;

and/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-apply to the second financial account a second charge amount based on the reimbursement

amount./ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

As per claim 39,

A computer readable medium encoded with processing instructions for implementing a
method for processing a charge applied to a financial account, the method comprising:

-receiving charge data that indicates a transaction amount and a financial account;/ fig 7; col
3, L 9-38; col 4, L 9-13

    -determining a second financial account that corresponds to the first financial

    account;/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

    -determining a reimbursement amount that corresponds to the first financial

    account;/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

    -apply to the first financial account a first charge amount that is based on a

    difference between the transaction amount and the reimbursement amount; and/

    abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

    -applying to the second financial account a second charge amount based on the

    reimbursement amount./ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-

    48

    -receive charge data that indicates a first financial account;/ abstract;

fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

    -determine a second financial account that corresponds to the first

    financial account; and/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

    -apply to the second financial account an amount based on the charge data./

    abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

As per claim 42,

An apparatus for processing a charge applied to a financial account, comprising: -a storage

device; and/ fig 2B

-a processor connected to the storage device; and/ fig 1,2

-the storage device storing a program for controlling the processor; and/ fig

the processor operative with the program to:

-receive charge data that indicates a transaction amount;/ abstract; fig 7; col 3, L 9-38;

col 4, L 9-13

-determine a reimbursement rule that corresponds to the charge data; and/

abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-apportion the transaction amount among a plurality of financial accounts in

accordance with the reimbursement rule./ col 1, L 41-66

As per claim 43,

A computer readable medium encoded with processing instructions for implementing a

method for processing a charge applied to a financial account,

the method comprising:

-receiving charge data that indicates a transaction amount;/ abstract; fig 7; col 3, L 9-

38; col 4, L 9-13

determining

-a reimbursement rule that corresponds to the charge data; and/ abstract; fig 7(copay,

44, 46); col 3, L 9-38; col 4, L 24-48

-apportioning the transaction amount among a plurality of financial accounts in

accordance with the reimbursement rule./ col 1, L 41-66

As per claim 44,

An apparatus for processing a charge applied to a financial account, comprising:

-a storage device; and/ fig 2B

a processor connected to the

-the storage device storing a program for controlling the processor; and/ fig 1,2

the processor operative with the program to:

-receive charge data;/ abstract; fig 7; cot 3, L 9-38; col 4, L 9-13

-determine a reimbursement rule that corresponds to the charge data;/ abstract; fig

7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-determine if the charge data satisfies the reimbursement rule; and / abstract; fig

7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-charge at least one of a plurality of financial accounts in accordance with the charge

data if the charge data satisfies the reimbursement rule./ col 1, L 16-41; fig 2(30); col

3, L 39-56 (rule: parameters and conditions; inherency in adjudication); col 4, L 37-48

As per claim 45,

A computer readable medium encoded with processing instructions for implementing a

method for processing a charge applied to a financial account, the method comprising:

-receiving charge data

determining a reimbursement rule that corresponds to the charge data;/ abstract; fig

7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

determining if the charge data satisfies the reimbursement rule; and/ abstract; fig 7(copay,

44, 46); col 3, L 9-38; col 4, L 24-48

-charging at least one of a plurality of financial accounts in accordance with the charge data if

the charge data satisfies the reimbursement rule./ abstract; fig 7(copay, 44, 46); col 3, L 9-38;

col 4, L 24-48

As per claim 50,

An apparatus for processing a charge applied to a financial account, comprising:

- a storage device; and/ fig 2B

        -a processor connected to the storage device,/ fig 1,2

        -the storage device storing a program for controlling the processor;/fig 1,2 and the

        processor operative with the program to:

        -process a plurality of entries, each entry including charge data that indicates a

transaction amount and a first financial count;/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col

4, L 24-48

        -for each entry, determine if there is a second financial account that corresponds

to the first financial account; and/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-if there is a second financial account for the entry determine a

reimbursement amount that corresponds to the first financial account;/

abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48 -apply to the first

financial account a first charge account that is based on a difference

between the transaction amount and the reimbursement amount;/ abstract;

fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

and

-apply to the second financial account a second charge amount based on the

reimbursement amount./ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

As per claim 51,

A computer readable medium encoded with processing instructions for implementing a

method for processing a charge applied to a financial account, the method comprising:

-processing a plurality of entries, each entry including charge data that indicates a

transaction amount and a first financial account;/ abstract; fig 7(copay, 44, 46); col 3, L

9-38; col 4, L 24-48

-for each entry, determining if there is a second financial account that corresponds to

the first financial account; and/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-

48

-if there is a second financial account for the entry/ abstract; fig 7(copay, 44, 46); col

3, L 9-38; col 4, L 24-48

-determining a reimbursement amount that corresponds to the first financial account;/

abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48 -applying to the first

financial account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount; and/ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

-applying to the second financial account a second charge amount based on the reimbursement amount./ abstract; fig 7(copay, 44, 46); col 3, L 9-38; col 4, L 24-48

55.   (PREVIOUSLY AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a first merchant and a transaction amount that was authorized to be charged to at least one of a credit card account and a debit card account of an account holder;

for each entry, determining if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and

if there is a financial account for the entry

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises:

determining a reimbursement rule that specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, whereby determining whether the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card

account a first charge amount that is based on a difference between the transaction

amount and the reimbursement amount, if the charge data satisfies the

reimbursement rule; and

applying to the financial account a second charge amount based on the

reimbursement amount if the charge data satisfies the reimbursement rule./ all refer

to claim 3 above

5.   Claims 57-61 are rejected under 35 U.S.C. 102(b) as being anticipated by

Pickering (US 5,684,965).

57.   (NEW) A method for processing a charge applied to a credit card account, the

method comprising: receiving charge data,/ fig 1(17) in which the charge data

includes:an indication of a transaction amount,/fig 1(21)

an indication of a category of merchandise/ abstract (service charges are the same as

charges for goods)

an indication of credit card account of an account holder;/col 3, L 31-32

determining a reimbursement rule that is associated with the credit card account, in which

the reimbursement rule indicates: a reimbursement condition,/col 2, L 6-19; col 4, L 9-21

(compensatory as reimbursement)

a reimbursing party, and/ col 2, L 6-19

a period of time for the reimbursing party to remit payment; determining whether the

charge data satisfies the reimbursement rule based on the reimbursement condition and

the indication of the category of merchant; and/ col 2, L 6-44

. if the charge data satisfies the reimbursement rule: determining a reimbursement amount

based on the reimbursement rule and the charge data;/ col 2, L 6-44

determining a first charge amount based on a difference between the transaction amount

and the reimbursement amount;/ col 2, L 6-44; col 4, L 9-21;fig 1(26), fig 3

applying the first charge amount to the credit card account;/ col 2, L 6-19; col 3, L 30-34

determining a second charge amount based on the reimbursement amount,/col 7, L 27-

31, L 43-49

determining a financial account of the reimbursing party;/ col 2, L 6-19

transmitting a billing statement for the financial account to the reimbursing party, in which

the billing statement includes an indication of the second charge amount; col 2, L 6-19

determining whether the reimbursing party has remitted a payment of the second charge

amount within the period of time for the reimbursing party to remit payment; /col 8, L 58-

63

and applying the second charge amount to the credit card account if the reimbursing

party has not remitted a payment of the second charge col amount within the period of

time for the reimbursing party to remit payment./ col 5, L 45-63; col 8, L 58-63

58.   (NEW) A method for processing a charge applied to a debit card account, the

method comprising:

receiving charge data, in which the charge data includes: an indication of a transaction

amount, an indication of a merchant an indication a debit card account of an account

holder; determining a reimbursement rule that is associated with the debit card account,

in which the reimbursement rule indicates:

a reimbursement condition, a reimbursing party, and a

period of time for the reimbursing party to remit

payment; determining whether the charge data satisfies

the reimbursement rule based on the   .

reimbursement condition and the indication of the merchant;

and if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule

and the charge data;

determining a first charge amount based on a difference between the

transaction amount and the reimbursement amount;

applying the first charge amount to the debit card account; determining a

second charge amount based on the reimbursement amount, determining a

financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing

party, in which the billing statement includes an indication of the second

charge amount;

determining whether the reimbursing party has remitted a payment of the

second charge amount within the period of time for the reimbursing party to remit

payment; and applying the second charge amount to the debit card account if the

reimbursing party has not remitted a payment of the second charge amount within

the period of time for the reimbursing party to remit payment./ all refer to claim 57

above

59.   (NEW) A method for processing a charge applied to a credit card account, the

method comprising:

receiving charge data, in which the charge data includes: an indication of a

transaction amount,

an indication of a merchant, and credit card account of an account holder;

an indication of determining a reimbursement rule that is associated with the credit card

account, in which the reimbursement rule indicates:

a reimbursement condition, a reimbursing party,

and a period of time for the reimbursing party to

remit payment; determining whether the charge

data satisfies the reimbursement rule based on the

reimbursement condition and the indication of the

merchant; and if the charge data satisfies the

reimbursement rule:

determining a reimbursement amount based on

the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the transaction   .

amount and the reimbursement amount;

applying the first charge amount to the credit card account;

determining a second charge amount based on the reimbursement amount,

determining a financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing party, in which

the billing statement includes an indication of the second charge r amount;

determining whether the reimbursing party has remitted a payment of the second charge

amount within the period of <u>time</u> for the reimbursing party to remit payment; and applying

the second charge amount to the credit card account if the reimbursing party has not

remitted a payment of the second charge amount within the period of time for the

reimbursing party to remit payment./ refer all the above to claim 57

60.   (NEW) A method for processing a charge applied to a debit card account, the

method

comprising:

receiving charge data, in which the charge data includes:

an indication pf a transaction amount, an indication of   category merchant, and an

indication of a debit card account of an account holder;

determining a reimbursement rule 6AI is associated with the debit card account,

  in which the reimbursement rule indicates: a

        reimbursement condition,

        a reimbursing party, and a period of time for the reimbursing party to remit

        payment; determining whether the charge data satisfies the reimbursement rule

based on the reimbursement condition and the indication of the category of

merchant; and

if the charge data satisfies the reimbursement rule: determining a reimbursement

amount based on the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the

transaction amount and the reimbursement amount;

applying the first charge amount to the debit card account; determining a

second charge amount based on the reimbursement amount, determining a

financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing party, in

which the billing statement includes an indication of the second charge amount;

determining whether the reimbursing party has remitted a payment of the second

charge amount within the period of time for the reimbursing party to remit payment; and

applying the second charge amount to the debit card account if the reimbursing party has

not remitted a payment of the second charge amount within the period of time for the

reimbursing party to remit payment./ refer all the above to claim 57

61.   (NEW) A method comprising:

receiving charge data,

in which the charge data includes: an indication of a transaction amount, and

an indication of a financial account of an account holder; determining a

reimbursement rule that is associated with the financial account of the account

holder, in which the reimbursement rule indicates:

a reimbursement condition, and a reimbursing party;

determining whether the charge data satisfies the reimbursement rule based on the

reimbursement condition and the charge data;

and if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule

and the charge data;

determining a first charge amount based on a difference between the

transaction amount and the reimbursement amount;

applying the first charge amount to the financial account of the account

holder; determining a second charge amount based on the

reimbursement amount, determining a financial account of the

reimbursing party;

transmitting to the reimbursing party a billing statement for the financial

account of the reimbursing party,

in which the billing statement includes an indication of the second charge

amount;

determining whether the reimbursing party has remitted a payment of the

second charge amount within a predetermined period of time; and applying the

second charge amount to the financial account of the account holder if the

reimbursing party has not remitted a payment of the second charge amount within

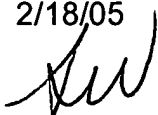the predetermined period of time./ refer all the above to claim 57

This action is NON-FINAL. Any inquiry concerning this communication or earlier

communications from the examiner should be directed to Steven R. Wasylchak whose

telephone number is (703) 308-2848. The examiner can normally be reached on

Monday-Friday from 8:00 a.m. to 5:00 p.m. EST.   If attempts to reach the examiner by

telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached

at (703) 308-1065. The fax number for Art Unit 3624 is (703) 305-7687.

Any inquiry of a general nature or relating to the status of this application or

(703) 308-1113.

Steven Wasylchak

2/18/05

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600